

EVERYONE IS WELCOME

Find out more at bankonfresno.ca.gov

Bank on Fresno
Participating Financial Institutions Directory
November 2009



Bank on Fresno Initiative:

Fresno is one of seven cities selected for Governor Schwarzenegger's Bank on California Initiative, a non-traditional approach to ensure every resident has access to mainstream financial institutions. Bank on Fresno is a joint effort of the Office of the Governor, Office of the Mayor, Federal Deposit Insurance Corporation, United Ways, local Financial Institutions, and Nonprofit Organizations. With United Way of Fresno County serving as the organizing agent, the coalition set a goal to start 10,000 unbanked Fresno residents on the path to financial mobility by helping them open a no or low-cost starter bank account and access the education necessary to manage it successfully.

The convenience and safety of having a bank or credit union account is often taken for granted by a majority of Fresno residents. Imagine if you didn't have a bank or credit union account: How much would it cost to cash your checks? How would you pay your bills? Would you be prepared to carry cash at all times? These questions raise issues of personal safety, economic mobility as well as simple convenience.

Impact of Being "Un-Banked":

A relationship with a mainstream financial institution is an on ramp to economic mobility and affordable financial services. However, thousands of Fresno's working families are currently "unbanked" with recent market research indicating Fresno has the highest percentage of unbanked residents in the country at 11%, twice the national average. Being unbanked is a difficult place to be in:

It is not safe to be unbanked: Families without accounts often don't have a safe place to keep their money. Many carry it on their person or store it in the home. This can make them magnets for crime and especially vulnerable in the event of a disaster.

<u>It hurts financially</u>: Without a bank account, people often pay more to conduct their every day financial lives. It is harder to get well-priced car loans, credit cards, or mortgages—all financial tools needed to climb the economic ladder.

According to a research brief from the Brookings Institution, "a full-time worker who utilizes a lower-cost checking account instead of check-cashing services could potentially save \$40,000 over their career. Depending on the types of checking accounts, residence, money management skills, and account stability, this same unbanked worker...could generate as much as \$360,000 in wealth over his 40 year career. This would be enough to pay about 25 years of retirement, not accounting for the value of social security benefits." (Fellows & Mabanta, "Banking on Wealth: America's New Retail Banking Infrastructure and its Wealth-Building Potential," Brookings Institution Research Brief, 1/08)

The Problem as an Opportunity:

The Fresno City Mayor's Office, financial institutions, local businesses, nonprofit organizations and federal partners all see these problems as an opportunity to work collaboratively in order to build financial stability in Fresno City and County:

- Data shows unbanked or under-banked persons are paying high prices for financial services. In the City of Fresno alone, 2006 data from the Brookings Institution shows more than \$34 million in *fees* were collected by payday lenders and check cashers.
- Studies show that most unbanked households have adults with steady jobs and moderate incomes.
- In similar initiatives targeting the unbanked, banks have started to see these individuals as valuable customers.
- In cities where a greater share of residents have a bank account, research shows homeownership rates are higher, while crime rates are lower, an important indicator of the overall economic and social well-being of a community. (Source: Federal Reserve Bank of Chicago and Brookings Institution)

Asset building strategies that focus on increasing income, building savings and gaining and sustaining assets are successful strategies to fight poverty and create financial stability in a community. These strategies include a wide range of components such as claiming Earned Income Tax Credits, Workforce Development and Individual Development Accounts (accounts for low-income individuals that are "matched" 1:2 for each deposit from the account holder). Without an account at a bank or credit union these strategies are limited at best.

Bank on Fresno Account Features:

Financial institutions have met with a diverse coalition of partners to develop policies and product features that will facilitate banking for unbanked residents. The accounts will focus on starter accounts for first time banking clients and second chance accounts for individuals with a *ChexSystems* history. Below is a summary of the account features:

Starter Bank Accounts:

- No or low-cost accounts
- No monthly minimum balance requirements
- Waiver/Refund one set of NSF/overdraft fees per year
- Allow acceptable forms of ID, including the Matricula Consular Card and individual Taxpayer Identification numbers (ITIN)

Second Chance Accounts:

- If the person has been in the *ChexSystems* for more than **one** year, he/she can go to any of the participating financial institutions to access the new account right away.
- For those persons recently placed in the *ChexSystems* (less than 1 year), he/she must first attend financial education classes AND pass the Bank on Fresno Financial Education Quiz.

Bank on Fresno Financial Institution Partners:

This is a voluntary initiative open to the community and new partners are always welcome. A complete list of partners can be found at the Bank on Fresno web-page: www.bankonfresno.ca.gov.

Financial Institutions (by branch location)	Downtown 93721, 93701	Southwest Fresno 93706	Southeast 93702, 93725, 93727	Central Fresno 93704, 93728	West Fresno 93705, 93722, 93711	East Fresno 93703, 93726, 93710	Clovis 93612, 93611	Pinedale 93650	Other*
1. Bank of America	1	1	3	2	2	2	1		8
2. Bank of the Sierra						1	1	1	1
3. Bank of the West	1				1	1	1		
4. Central Valley Community Bank	1		1	1			2		2
5. Chase			1		3	2	3		6
6. Citibank						2			
7. Finance and Thrift					1				3
8. Guaranty Bank					1		1		
9. Rabobank									2
10. Security First Bank						1			
11. Union Bank		1	1		3	2	2		2
12. United Security Bank	1				1	1			4
13. Wachovia Bank				1		1			
14. Wells Fargo	1		2	1	2	2	2		2

^{*}Includes Fresno City zip code 93720 and all Fresno County and corresponding zip codes

For additional information please contact:

Sevag Tateosian

Bank on Fresno Coordinator United Way of Fresno County 559.243-3664 stateosian@unitedwayfresno.org Eloy Villafranca FDIC Liaison and Bank on California Coordinator Office of the Governor 916.716.3236 eloy.villafranca@opr.ca.gov



Product Name: MyAccess Checking

Account Features:

Opening Deposit Requirement: \$25

Minimum Balance: None

Checks

Debit card

Bill pay

Fees:

Monthly Fee: Monthly fee is waived for the first 12 months. After first 12 months, the monthly fee will not be charged if enrolled in direct deposit. After first 12 months, a \$5.95 monthly fee if not enrolled in direct deposit.

Overdraft/Insufficient Funds: One-time waiver of NSF/OD for Bank on Fresno customers. Thereafter, the first day your account has an occurrence you will be charged \$19.00 a day. Fee will increase for subsequent occurrences. Overdraft protection is available.

Bounced Check: The same fee policy for NSF/OD items apply to bounced checks. **Out of Network ATM:** Your account will be charged \$2.00 every time a non-Bank of America ATM is used to make withdrawals, transfers or balance inquiries.

Alternative IDs Accepted as Primary Identification. (Secondary identification may be required.)

- Mexican Matrícula Consular ID
- Columbian Consular ID
- Tribal ID
- Any foreign passport
- Canadian driver's license
- Mexican driver's license
- Puerto Rican driver's license

- Guatemalan Consular ID
- Dominican Republic Consular ID
- Mexican Voter Registration ID
- American Samoa driver's license
- Guam driver's license
- Northern Mariana Islands driver's
- U.S. Virgin Islands driver's license

ChexSystems Policy:

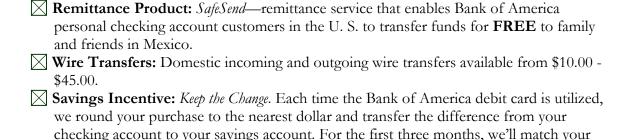
Bank of America will open an account for individuals with NSF/OD history on *ChexSystems*, excluding those who have fraud related histories.

- If the *ChexSystems* history is over one-year old, the customer must clear any *ChexSystems* outstanding balances with Bank of America.
- If the *ChexSystems* history is less than one-year old, the customer must clear all

¹ an "occurrence" is a day with at least one overdraft item or one returned item

ChexSystems outstanding balances, including Bank of America and other financial institutions. Bank of America does not require financial management training.

Special Features:



year, every year—to make it even easier to save. This reward will be paid annually to your savings account.

Savings Account Requirement: \$300 in balances OR automatic monthly transfer to waive fee. \$5.00 per month fee if balance or if automatic transfer is not maintained.

savings at 100%. And when the three months are over, we'll continue contributing 5% a

- Financial Education Training: Financial literacy material available at time of account opening.
- Go Direct: Direct deposit available.
- Free online banking with Bill Pay.
- Free Bank of America Visa® Check Card with Total Security Protection® and Photo Security®.
- Ability to access accounts at more than 16,000 Bank of America ATMs coast to coast. There are no ATM fees for withdrawals, transfers and balance inquiries at ATMs displaying the Bank of America name and logo.
- Check safekeeping. Check images and deposits available via online banking up to ninety days.

Bank of America Locations Participating in Bank on Fresno:

All Bank of America banking locations in the City and County of Fresno are participating in the Bank on Fresno program. Languages available depend on the community the branch serves and include: English, Spanish, Punjab, Vietnamese, Hmong and Korean. Branches are generally open Monday – Friday, 9AM – 6PM and Saturday, 9AM – 2PM. Please call the branch directly for its hours.

Branch	Address	Phone	Branch Manager
Tower District	1264 North Wishon Avenue	559-445-2233	Shirvani Seepersad
	Fresno, CA 93728		
Fresno City	2513 Fresno Street	559-445-7660	Stephan Payton
	Fresno, CA 93721		

Reedley	835 G Street Reedley, CA 93654	559-305-7960	Bobby Roth
Sanger	1501 7 th Street Sanger, CA 93657	559-875-2537	Rebecca Johnson
Selma	2100 Arrants Street Selma, CA 93662	559-891-3400	Tricia Turney
West Fresno	1521 West Fresno Street Fresno, CA 93706	559-442-3920	Julie Pineida
East Fresno	4445 East Tulare Street Fresno, CA 93702	559-445-7767	Sylvia Ochoa
Kerman	702 South Madera Avenue Kerman, CA 93630	559-846-9333	Francisco (Frank) Carrillo
Clovis	855 Pollasky Avenue Clovis, CA 93612	559-297-2038	Diane McDonough
Manchester	3790 North Blackstone Avenue Fresno, CA 93726	559-228-2540	Sheila Harris
Fig Garden	5292 North Palm Avenue Fresno, CA 93704	559-346-3140	Adam Price
Calwa	2611 South Cedar Avenue Fresno, CA 93725	559-445-7303	Danny Villacis
Shields-West	1111 West Shields Avenue Fresno, CA 93705	559-445-7222	Crista Simpson
Kingsburg	1490 Draper Street Kingsburg, CA 93631	559-897-6402	Ron Paschal
Fowler	128 North 6th Street Fowler, CA 93625	559-834-5302	Armando Casarez
Fashion Fair	590 East Shaw Avenue Fresno, CA 93710	559-228-2240	Tisha Crumble
Sunnyside	5708 East Kings Canyon Road Fresno, CA 93727	559-445-7787	Michael Bodourian

River Park	7837 North Blackstone Avenue Fresno, CA 93720	559-490-3788	Gina Faccinto
Shaw- Westgate	3411 West Shaw Avenue Fresno, CA 93711	559-271-6400	Mario Villafana
Woodward Plaza	8949 North Cedar Avenue Fresno, CA 93720	559-261-8400	Brandon Murane
Cedar-Shields	3435 North Cedar Avenue Fresno, CA 93726	559-241-3060	Hai Ying Zhang



Product Name: Totally Free Checking

Account Features:

Opening Deposit Requirement: \$50.00 Minimum Balance: None

Client receives a free gift for opening account and another free gift if you refer another person who opens an account.

Checks

Debit card

⊠ Bill pay

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds: \$ 6 per day after five days

Bounced Check: \$ 27 per item

Out of network ATM: No Bank charge using AllPoint Network

Alternative IDs Accepted As Primary Identification: (Secondary identification may be required.)

• Mexican Matrícula Consular ID

• Guatemalan Consular ID

Passport

ChexSystems Policy:

Bank of the Sierra does not use *ChexSystems* to screen customers.

• Financial Education will be strongly encouraged (but not required) for all Bank on Fresno clients.

Special Features:

✓ Wire transfers✓ Cashiers' Checks

Bank of the Sierra Locations Participating in Bank on Fresno:

All Bank of the Sierra branches are participating in the Bank on Fresno program. Please call branches directly for hours of operation.

Shaw Branch	Languages spoken	Phone Number
636 E. Shaw Ave.	Hmong, Spanish, English	(559) 248-0112
Fresno, CA 93710		
Clovis Branch	Languages spoken	Phone Number
1710 Clovis Ave.	Spanish, English	(559) 297-3391
Clovis, CA 93612		
Herndon Branch	Languages spoken	Phone Number
7029 N. Ingram	Hmong, Greek, English	(559) 449-8145
Fresno, CA 93650		
Reedley Branch	Languages spoken	Phone Number
1095 W. Manning	Spanish, English	(559) 638-1602
Reedley, CA 93654		
Sunnyside Branch	Languages spoken	Phone Number
5775 E. Kings Canyon	Hmong, Spanish, English	(559) 458-7350
Fresno, CA 93727		



Product Name: Free Checking

Account Features:

Opening Deposit Requirement: \$100.00

Minimum Balance: None

Checks

Debit card

⊠ Bill pay

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds (NSF/OD): The first time customer overdrafts or has insufficient funds, the fees are waived. Thereafter, the first occurrence is \$26; second and beyond occurrences are \$35 each (daily maximum charge \$175.)

Bounced Check: First occurrence \$26; second and beyond occurrences \$35 each (daily max \$175.)

Out of Network ATM: Your account will be charged \$1.50 for using non-Bank of the West ATMs (a fee may also be assessed by the non-Bank of the West ATM.)

Alternative IDs Accepted as Primary Identification: (Secondary identification may be required.)

- Mexican Matrícula Consular ID
 Guatemala Consular ID

- Valid U.S. or Foreign Passport Valid U.S. State issued driver's license or ID
- Valid military ID

ChexSystems Policy:

Bank of the West may open an account for individuals with NSF/OD history on ChexSystems, except for those with fraud related histories.

Special Features:

\times	Wire transfers: Domestic wires \$30; International wires \$3	35
\vee	Go Direct: Direct deposit available	

Bank of the West Locations Participating in Bank on Fresno:

Fashion Fair and Clovis branch hours: Monday –Thursday from 9AM-5PM, Friday 9AM-6PM, and Saturday 9AM-1PM. Fresno branch hours are as follows: Thursday from 9AM-5PM, Friday 9AM-6PM.

Branch	Address	Branch Contact	Phone	Languages Spoken
Fresno	2035 Fresno Street	Dana Lambert VP	559-487-2100	Spanish, English
	Fresno, CA 93721			
Fashion Fair	515 E. Shaw Avenue	Regina Leathers VP	559-221-4300	Spanish, English
	Fresno, CA 93710			
Clovis	200 Shaw Avenue	Teri Recchio VP	559-299-0271	Spanish, English
	Fresno, CA 93612			





Product Name: Free Checking & Celebration Checking

Account Features:

Opening Deposit Requirement: \$25.00
Minimum Balance: None

Checks

Debit card

Fees:

Monthly Fee: None

⊠Bill pay

Overdraft/Insufficient Funds: \$28.00 for every NSF/OD Item

Bounced Check: \$28.00 every check bounced

Out of Network ATM: No Fee

Alternative IDs Accepted as Primary Identification: One piece of government issued ID with a secondary ID upon request. Secondary identification may include:

Mexican Matrícula Consular ID

Passport

• ITIN (Individual Tax Identification Number)

ChexSystems Policy:

Central Valley Community Bank will open an account for individuals with NSF/OD history on *ChexSystems* one year old or more, except for fraud related histories.

• We will open accounts for customers reported in less than 1 year, with documented financial education.

Special Features:

X	Wire transfers: Directo a Mexico plus other locations
X	Money orders
X	Cashiers' Checks
X	TravelEx Gift Cards
\times	Go Direct: Direct deposit available

Central Valley Community Bank Locations Participating in Bank on Fresno:

All location hours: Monday – Thursday, 9AM – 5:30PM; Friday, 9AM – 6PM.

Neighborhood	Address	Branch Manager	Phone	Languages Spoken
Clovis Main Office	600 Pollasky Ave. Clovis, CA 93612	Rod Geist	(559) 323-3480	Spanish
Fig Garden Village	5180 N. Palm, Ste. 105 Fresno, CA 93704	Jeannine Welton	(559) 221-2760	Spanish
Sunnyside	570 S. Clovis, Ste. 101 Fresno, CA 93727	Autumn Muller- Carrillo	(559) 323-3400	Spanish, Cambodian
Fresno Downtown	2494 Tulare St. Fresno, CA 93721	Brad Majors	(559) 268-6806	Spanish
Herndon & Fowler	1795 Herndon Ave. Ste. 101 Clovis, CA 93612	Sheryl Michael	(559) 323-2200	Spanish
River Park	8375 N. Fresno St. Fresno, CA 93720	Carol Worstein	(559) 447-3350	Russian



Product Name: Free Checking

Account Features:

Opening Deposit Requirement: \$25.00

Minimum Balance: None

Checks

Debit card

⊠ Bill pay

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds: \$33.00

Bounced check: \$33.00 Per Item

Out of network ATM: \$2.00 for Non-Chase ATM's

Alternative IDs Accepted As Primary Identification: (Secondary identification may be required.)

- Mexican Matrícula Consular ID
- Driver's License
- Military Identification

Secondary Identification Accepted:

- Credit Card
- Social Security Card
- Tax Identification
- Work Identification

ChexSystems Policy:

Chase will open an account for individuals who are on *Chexsystems* for any reason other than fraud.

• The balance must be paid off and the applicant has to have taken a financial education class.

Special Features:

	nationwide
\boxtimes	Free account access at more than 14,000 WaMu and Chase ATMs
\boxtimes	Free outgoing wire transfers worldwide
\boxtimes	Cashiers' Checks
\boxtimes	Free ATM Cash Withdrawals worldwide

24/7 Telephone Banking

Chase locations participating in Bank on Fresno:

Please contact branches directly for hours of operation.

Ashlan Branch	Phone Number
386 West Ashlan Avenue	(559) 294-9173
Clovis, CA 93612	

386 West Ashlan Avenue Clovis, CA 93612	(559) 294-9173
Blackstone	Phone Number
3681 North Blackstone	(559) 221-5511
Fresno, CA 93726	
Clovis	Phone Number
1810 Shaw Avenue	(559) 323-2552
Clovis, CA 93611	
Clovis Willow	Phone Number
1117 North Willow Avenue	(559) 322-0120
Clovis, 93611 CA	
Fashion Fair	Phone Number
769 East Shaw Avenue	(559) 225-2995
Fresno, CA 93710	
Fresno First	Phone Number
7160 North First Street	(559) 437-1601
Fresno, CA 93720	

7160 North First Street	(559) 437-1601
Fresno, CA 93720	

Fresno Shaw	Phone Number
1380 West Shaw Avenue	(559) 221-5520
Fresno, CA 93711	
Kings Canyon	Phone Number

Kings Canyon	Phone Number
4848 E. Kings Canyon	(559) 453-9857
Fresno, CA 93727	

Madera 233 East Yosemite Avenue Madera, CA 93638	Phone Number (559) 674-8574
Marketplace 3751 West Shaw Avenue Fresno, CA 93711	Phone Number (559) 274-9623
Milburn 6761 North Milburn Avenue Fresno, CA 93722	Phone Number (559) 446-0373
Oakhurst 40003 Highway 49 Oakhurst, CA 93644	Phone Number (559) 642-1350
Reedley 1000 G Street Reedley, CA 93654	Phone Number (559) 638-6345
River Park 7892 North Blackstone Avenue Fresno, CA 93720	Phone Number (559) 261-4152
Sanger 601 O Street Sanger, CA 93657	Phone Number (559) 875-2567

^{**} All product information is subject to change**



Product Name: Citibank Basic Banking Package Account

Account Features¹:

Opening Deposit Requirement: \$0

Minimum Balance: None²

Per Check Fee: No per check fee up to 8 debit transactions. Any debit transactions over 8 within a statement period will result in a \$0.50 per check/debit fee.

Bill pay: Free online bill pay available³ through Citibank On-Line.

ATM or Debit card

Fees:

	Monthly Maintenance Fee	Non-Citibank ATM Fee†*	Checking Account Per Check Fee
0-8 debit transactions	\$3.00*	\$1.50 per withdrawal	None
9 or more debit transactions	\$9.50	\$1.50 per withdrawal	\$0.50

Debit Transactions include: Checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments (automatic and staff assisted**), Transfers using the Citibank® Global Transfer Service, Teller withdrawals.

* Waived if linked to a Citibank Account Package that meets the requirements for eliminating monthly maintenance and non-Citibank ATM fees or if there is a Citigold account package that is part of the linked household regardless of the balance.

Use of Citibank ATMs, including participating 7-Eleven®⁴ ATMs is free. Non-Citi ATM Fee⁵: \$1.50 per transaction. Dollar amount limits apply.

Alternative IDs Accepted as Primary Identification: (Secondary identification may be required.)

- Mexican Matrícula ID
- Guatemalan Columbian Consular ID

Cedula Card

• Peruvian Nacional ID

¹ Product terms and conditions are as of 08/16/09 and are subject to subsequent change.

 $^{^{\}rm 2}$ Please note the account will be systemically closed if a zero balance continues for 45 days.

³ There is a fee for scheduling bill payments through a CitiPhone representative each month a bill payment is scheduled.

⁴ 7-Eleven® is a registered trademark of 7-Eleven, Inc. ATMs at 7-Eleven locations are not owned or operated by Citibank. Not all functions including deposits of cash, can be performed at these ATMs.

⁵ Fees charged to you by other institutions for your transaction are beyond Citibank's control and are in addition to the fee listed here.

Sample of Acceptable Secondary Identification: Any ONE of the following:

- National credit card
- Letter of introduction from a bank
- Non-photo government aid card (Welfare, Medicaid or Food Stamp Card)
- Pay stub (must be current and computer generated)
- W-2 form, 1099 tax form
- Health insurance card
- Union card

- Bank issued debit card with MC/Visa logo
- Accredited university, employer or embassy reference letter
- Utility bill (including cellular phones): must be less than 30 days old and reflect name and address of the individual opening account
- Vehicle registration document and title certificate
- Certified birth certificate
- Employee photo ID card
- Photo trade license

ChexSystems Policy:

• The account opening will be reviewed on a case by case basis.

Special Features:

N	Remittance product: Citibank Global Transfer (CGT) is an immediate funds transfer
	vice available to all clients in the U.S. with a U.S. based Citibank account.
\boxtimes	Wire transfers
\boxtimes :	Money orders`
$\overline{\boxtimes}$	Official checks
$\overline{\boxtimes}$:	Financial education
	SSN not required for Non-Resident Alien customers

Citibank Locations Participating in Bank on Fresno:

Branches are generally open Monday – Thursday, 9am – 5pm and Friday, 9am – 6pm, and on Saturday, 9am – 1pm.

Neighborhood	Address	Phone Number
Fresno - Blackstone	4191 North Blackstone Ave. Fresno, CA 93726	800-627-3999 / 559-248-3542
Fresno - Cedar	3141 North Cedar Ave. Fresno, CA 93703	800-627-3999 / 559-438-3812

Other languages spoken: Spanish.



Product Name: Regular Savings Account

Account Features:

Minimum opening deposit and balance: \$25

Interest compounded daily

Interest credited to account monthly

☐ Unlimited deposits

Withdrawals can only be made in person or by mail and are limited to three (3) per month

Identification Requirements for a Savings Account:

- Name, Address, Date of Birth
- SSN or ITIN number or ITIN application or Civil Birth Certificate
- Unexpired DL or government issued identification per Customer Identification Requirements
- Can open a Savings Account with an ITIN Application or with an existing ITIN (for those that do not qualify for a Social Security Number)

ITIN Application Fee: A one time \$25 processing fee.

Acceptable IDs (originals or certified copies) for an ITIN Application: Valid Passport – <u>no other</u> <u>documents required</u>.

Without a valid passport, must have at least TWO or more of a combination of the following:

- Mexican Matrícula Consular ID
- Civil Birth Certificate
- Foreign Driver's License
- U.S. State Identification Card
- National Identification Card
- Mexican Driver's License

- Foreign Military Identification Card
- Mexican Voter Registration Card
- U.S. Visa issued by U.S. Dept. of State
- U.S. Driver's License
- U.S. Citizenship and Immigration Services (USCIS) photo ID

NOTE: If account falls below \$25, the account will be closed.

Product Name: Personal Loans

The purpose of Finance & Thrift's Small Dollar Loan Amount Program is to help the unbanked migrate away from alternative financial services that do not contribute to their creditworthiness and economic prosperity. Credit, Savings and Checking Accounts help to ensure a strong financial relationship with mainstream banking.

Loan Account Features:

Minimum Loan Amount: \$1,000

- No Application Fee
- Not Credit Score-Driven
- Terms starting at 12 months
- Guaranteed fixed APR (Annual Percentage Rate)
- Credit building capabilities(larger dollar amount) upon review of payment record
- Payment record reported to credit bureaus
- Loans available in all Finance & Thrift locations
- Toll Free Number for loan applications: 1-800-296-6767

Bankmobile: Fully Functional Mobile Branch Unit





Service Features:

Created to provide convenient banking.... Throughout the San Joaquin Valley

- ATM Machine
- Lobby
- Branch Safe
- A/C and Heating Units
- Hydraulic Chair Lift

- Two New Account/Loan Desks
- Steel Teller Cash Drawers
- Teller Counters
- Wireless Alarm Security System
- Self Contained Power Generator

Schedule of events and locations can be found at www.financeandthrift.com

Finance & Thrift Locations Participating in Bank on Fresno:

All Finance & Thrift banking locations are participating in the Bank on Fresno program. Languages available: English and Spanish in all locations. In Fresno: English, Spanish, Hmong, Armenian, and Russian. In Turlock, English, Spanish and Assyrian.

All Branches are open Monday – Friday, 9AM – 6PM and Saturday, 10AM – 2PM.

Branch	Address	City	Phone Number
Fresno	4177 W. Shaw Ste. 107	Fresno, Ca. 93722	(559)271-4733
Selma	2132 High St.	Selma, Ca. 93662	(559)896-1221
Sanger	257 Academy Ave.	Sanger, Ca. 93657	(559)875-5555
Reedley	1592 11 th St.	Reedley, Ca. 93654	(559)638-2560

Other Participating Finance & Thrift Locations in the Central Valley:

In our Turlock branch, English, Spanish and Assyrian are available.

All Branches are open Monday – Friday, 9AM – 6PM and Saturday, 10AM – 2PM.

Branch	Address	City	Phone Number
Madera	516 E. Yosemite Ave.	Madera, Ca. 93638	(559)674-8721
Merced	850 W. Main St. Ste. A	Merced Ca. 95340	(209)723-0484
Los Banos	810 W. "K" St.	Los Banos, Ca. 93635	(209)826-3837
Ceres	2800 Mitchell Rd. Ste.U	Ceres, Ca. 95307	(209)531-1644
Stockton	4343 Pacific Ave. Ste. A	Stockton, Ca. 95207	(209)476-1299
Turlock	151 N. Thor	Turlock, Ca. 95380	(209)667-9226
Dinuba	139 W. Tulare	Dinuba, Ca. 93618	(559)591-1520
Porterville	268 N. Main St.	Porterville, Ca. 93657	(559)784-1780
Visalia	700 W. Main St.	Visalia, Ca. 93291	(559)734-5866
Tulare	332 E. King Ave.	Tulare, Ca. 93274	(559)686-1766
Hanford	775 N. Irwin St.	Hanford, Ca. 93230	(559)582-9226
Delano	1202 Main St.	Delano, Ca. 93215	(661)725-3361
Bakersfield	3401 Chester Ave. Ste. O	Bakersfield, Ca. 93301	(661)323-2707
Lindsay	236 Hwy. 65 & Hermosa	Lindsay, Ca. 93247	(559)562-9818
Arvin	125 N. Acala	Arvin, Ca. 93203	(661)854-3121

Wasco 1139 7th St. Wasco, Ca. 93280 (661)758-6494

Finance & Thrift is an IRS Certified Acceptance Agent for the ITIN (Individual Taxpayer Identification Number) Program



Product Name: Bank on Fresno

Account Features:

Opening Deposit Requirement: \$1.00

Minimum Balance: None

Checks

⊠ Bill pay

Earns Interest on Balance

Free ATM Transactions

Free Checks for Life

Free ATM Check Card

Free On Line Bill Pay

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds: Fees waived the first time, \$35 thereafter.

Bounced Check: \$35

ATM: Free ATM Transactions Worldwide with no Rebate Form.

Alternative IDs Accepted as Primary Identification: (Secondary identification may be required.)

• Mexican Matrícula Consular ID

• Guatemala Consular ID

Columbian Consular ID

Acceptable Secondary Identification:

May include, but is not limited to an Out of State Driver's License, a Foreign Driver's License, a Foreign Birth Certificate or an O.C.E.A.N. Card.

ChexSystems Policy:

Guaranty Bank will open an account for individuals with NSF/OD history on *ChexSystems* that is not fraud related.

- If the *ChexSystems* history is over one-year old and not fraud related, the account will be opened if all debt has been cleared.
- If the *ChexSystems* history is less than one-year old and not fraud related, the account will be opened with financial management training and cleared debt.

Special Features:

◯ Wire transfers

Guaranty Bank Locations Participating in Bank on Fresno:

Fresno Branch	Branch Manager:	Languages spoken: Spanish
1015 W. Shaw Ave	Derek Nix	and English
Fresno, CA 93711	(559) 224-0348	Language Line available with
		over 170 languages.

Hours: M – Th 9:00am – 5:00pm, Fri. 9:00am – 6:00pm, Sat 9:00am – 1:00pm

Clovis Branch	Branch Manager:	Languages spoken: English
442 N Clovis Ave,	Andrew Drobny	Language Line available with
Clovis, CA 93611	(559) 297-6181	over 170 languages.

Hours: M – Th 9:00am – 5:00pm, Fri. 9:00am – 6:00pm, Sat. 9:00am – 1:00pm



Product Name: Easy Access Account

Easy Access Account is designed for customers new to banking or who deserve a second chance at maintaining a checking account. Easy Access Account customers will receive their first set of checks for *FREE*.

Account Features:

Opening Deposit Requirement: \$25.00

Minimum Balance: None

Checks: First set of checks is free

Debit card

⊠ Bill pay

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds: Will waive the first set of NSF charges using a coupon.

Bounced Check: \$25 Out of Network ATM: \$2

Alternative IDs Accepted as Primary Identification: One piece of government issued ID is required, and will allow alternative forms mentioned below:

- Mexican Matrícula Consular ID
- Passport
- Military ID card

- Guatemala Consular ID
- Driver's License

ChexSystems Policy:

Rabobank will open an account for individuals with NSF/OD history on *ChexSystems* that is not fraud related and waive the first set of NSF fees provided the following:

- If the *ChexSystems* history is over one-year old and not fraud related, the account will be opened as usual and customer will be recommended to a financial literacy program.
- If the *ChexSystems* history is less than one-year old and not fraud related, the customer will be referred to financial literacy programs.

Special Features:

Remittance product

Wire transfers

Money orders

☐ Financial education training	
Go Direct. Direct deposit available	e

Rabobank Locations Participating in Bank on Fresno:

Fresno Branch Branch Manager: Languages spoken:

Fresno, CA 93720 559-447-7911

Hours: M-F 9:00am – 5:00pm

Reedley BranchBranch Manager:Languages spoken:1003 I St.Lisa AdamsEnglish and Spanish

Reedley, CA 93654 559-638-8131

Hours: M-Th 9:00am – 4:00pm, Fri. 9:00am – 6:00pm, Sat. 9:00am – 1:00pm



Product Name: First Access Checking

Account Features:

Minimum Opening Deposit Requirements: \$25

Minimum Balance Requirements: None

Check card

Bill pay

Fees:

Monthly Fee: \$3; waived if enrolled for direct deposit of paycheck

Overdraft/Insufficient Funds: \$30 per item

Bounced Check: \$30 per item

Out of Network ATM: no charge for up to 6 per month in USA only

Other Fees: Standard fees for other services utilized if any

Alternative IDs Accepted as Primary ID: (Secondary identification may be required.)

• Mexican Matrícula Consular ID

Guatemala Consular ID

• Argentina Consular ID

• Colombia Consular ID

ChexSystems Policy:

Security First Bank will open an account for individuals with NSF/OD history on *ChexSystems*, excluding fraud related history.

• All outstanding balances must be paid for bank account to be opened.

Special Features:

✓ Wire transfers
 ✓ Cashiers' Checks
 ✓ Financial education training
 ✓ Direct deposit available

Security First Bank Locations Participating in Bank on Fresno:

Main Office: 3720 N. Blackstone, Fresno, CA 93726 Hours of operation: Monday thru Friday, 9:00 am to 4:30 pm

Telephone: 559-225-1700 **Branch Manager:** Ken Thomas

Languages spoken: English and Spanish



Product Name: Electronic Access Account (EAA) SM for individuals receiving direct deposit of state or local government benefits or any direct deposits (other than federal government benefits). 1

Account Features

Minimum Opening Deposit Requirements: None

Minimum Balance Requirements: None

ATM card with daily withdrawal limit of \$500.00 (subject to available account balance).

Point of Sale purchases with daily limit of \$700.00 (subject to available account balance).

Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

Fees

Regular Monthly Service Charge: \$3.95 service charge

Overdraft/Insufficient Funds: \$10.00 overdraft fee per day

Bounced Check: N/A

Non-Union Bank ATM: \$2 or \$2.50; the operator of the ATM may also assess a fee.

Other Fees: \$15.00 one time set-up fee per account.

Alternative IDs Accepted:

Mexican Matrícula Consular ID

• Guatemala Consular ID

ChexSystems Policy: EAA is available to individuals with ChexSystems records ¹ Refer to our *Electronic Access Account (EAASM) Disclosure and Agreement*, available at any banking office, for more details.

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Product Name: Electronic Transfer Account (ETA)SM for individuals receiving direct deposit of federal government benefits only ¹

Account Features

Minimum Opening Deposit Requirements: None

Minimum Balance Requirements: None

ATM card with daily withdrawal limit of \$500.00 (subject to available account balance).

Point of Sale purchases with daily limit of \$700.00 (subject to available account balance).

Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

Fees

Regular Monthly Service Charge: \$3.00 service charge

Overdraft/Insufficient Funds: \$10.00 overdraft fee per day

Bounced Check: N/A

Non-Union Bank ATM: \$2 or \$2.50; the operator of the ATM may also assess a

fee.

Other Fees: N/A

Alternative IDs Accepted:

Mexican Matrícula Consular ID
 Guatemala Consular ID

ChexSystems Policy: ETA is available to individuals with ChexSystems records

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¹ Refer to our *Electronic Transfer Account (ETA) Disclosure and Agreement,* available at any banking office, for more details.



Product Name: Regular Savings (**NOTE:** Individuals 55 years and older are eligible for our 55 Plus Savings account, which has special fee structure as noted below. All other terms are the same.) ¹

Account Features

Fees

Regular Monthly Service Charge: \$3.00 – to avoid the regular monthly service charge, maintain a minimum daily ledger balance of at least \$300, OR make one deposit of at least \$25 each month. (**NOTE**: there is no regular monthly service charge for 55 Plus Savings Accounts.)

Other Fees: \$2.00 charge for each in-person withdrawal or transfer in excess of four per calendar month. (**NOTE:** excess withdrawal or transfer fees apply to both Regular and 55 Plus Savings accounts.) \$15.00 charge for each withdrawal or transfer in excess of six per month, the maximum allowed by Federal regulation.²

Alternative IDs Accepted:

Mexican Matrícula Consular ID
 Guatemala Consular ID

ChexSystems Policy: Union Bank will open an account for persons with NSF/OD history on ChexSystems, except for those with fraud related histories. If the ChexSystems history is more than one year old and not fraud related, the account will be opened as usual once any outstanding overdraft owed is paid.

Special Features:

Wire transfers
Money Orders
⊠ Cashiers' Checks
Financial education training available online at www.unionbank.com
Visit the Education Center within the "Personal" tab
Free Online Banking with Bill Pay for personal accounts ³

≥ 24 hour, automated telephone banking. This password protected service allows banking and bill-payment by phone. Fees may apply for bill-pay by phone.

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¹ Refer to our *All About Personal Accounts & Services Disclosure and Agreement* for more details, or visit unionbank.com

² Federal regulations limit certain types of withdrawals and transfers to a maximum of six per calendar month. Each withdrawal exceeding this limit will be subject to a \$15 excess transfer fee.

³ Other charges, such as overdraft fees, will still apply.



Product Name: Free Checking

Account Features

Minimum Opening Deposit Requirements: Standard Minimum \$100.00,

Reduced to \$1.00 for Bank On California

Minimum Balance Requirements: None

Checks First 120 Wallet Size Checks Free

Check card ATM/Debit Card

Bill pay

Fees

Regular Monthly Service Charge: None

Nonsufficient Funds: In a 12-month period, if your checks or other items are returned or paid, or other transactions are rejected or processed, when your account has nonsufficient funds, the following NSF Fees will apply:

Charges for each item up to a maximum of 5 items per day: 12-month period	Returned/ Rejected Items per item	Paid Against Nonsufficient Funds/ Processed items per item
If 1-2 occurrences\$	22.00	24.00
If 3-5 occurrences\$	30.00	32.00
If 6+ occurrences\$	34.00	34.00

Continuous Overdraft Fee: This fee begins to apply on the fourth calendar day that an account has been continuously overdrawn (counting the day the overdraft first occurs as the first calendar day). \$6 per-business-day fee for up to 10 business days; up to a maximum of \$60 each time the account becomes overdrawn.

Non-Union Bank ATM: \$2 or \$2.50 fee; the operator of the ATM may also assess a fee.

Other Fees: None

Alternative IDs Accepted:

- Mexican Matrícula Consular ID
- Guatemala Consular ID

ChexSystems Policy: Union Bank will open an account for persons with NSF/OD history on ChexSystems, except for those with fraud related histories. If the ChexSystems history is more than one year old and not fraud related, the account will be opened as usual once any outstanding overdraft owed is paid.

Special Features¹:

Wire	transfers
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Money Orders

Cashiers' Checks

Financial education training available online at www.unionbank.com.
Visit the Education Center within the "Personal" tab

Free Online Banking with Bill Pay for personal accounts²

24 hour, automated telephone banking. This password protected service allows banking and bill-payment by phone. Fees may apply for bill-pay by phone.

Location and Hours of Operation:

Branch Name	Address	Telephone	Languages	Branch Manager	Hours
Bullard-West-In-Store	2066 W. Bullard Ave.	559-449-7430	Hmong, Spanish	Christopher Bowen	Monday – Friday 10AM-7PM Saturday 10AM-6PM Sunday 11AM-3PM
Cedar & Herndon	6666 N. Cedar Ave.	559-299-6826	Spanish	Jana Baker	Monday-Friday 8:30AM-6M Saturday 9AM-1PM
Clovis	840 E. Herndon, Ste 102	559-322-2580	Ilocano, Spanish, Tagalog	Kathy Giddens	Monday-Friday 8:30AM-6PM Saturday 9AM-1PM
Fashion Fair	565 E. Shaw Ave	559-226-7900	Cantonese, Hmong, Mandarin, Spanish, Tagalog	Mutsuko Yonemitsu	Monday-Friday 8:30AM-6PM Saturday 9AM-1PM

					Drive Up Monday-Friday 8:30AM-6PM
Fresno	7108 N. Fresno St. Ste. 100	559-436-2700	French, Spanish	Martir Medrano	Monday-Friday 8:30AM-6PM
Fresno Downtown	1458 Kern St	559-233-0591	Spanish	Michael Yatabe	Monday-Friday 8:30AM-6PM
Fresno/Sunset-In- Store	7075 N. Marks	559-446-2590	Punjabi, Spanish	Derek Vagim	Monday-Friday 10AM-7PM Saturday 10AM-6PM Sunday 11AM-3PM
Shaw & Marks	3015 W. Shaw Ave.	559-229-8501	Hmong, Punjabi, Spanish	Ernesto Perez	Monday-Friday 8:30AM-6PM Saturday 9AM-1PM Drive Up Monday-Friday 8:30AM-6PM Drive Up Saturday 9AM-1PM
Sunnyside	5669 E. Kings Canyon Rd.	559-252-3795	Spanish	Briana Montoya	Monday-Friday 8:30AM-6PM Saturday 9AM-1PM
West Clovis In-Store	1157 N. Willow	559-297-5930	Punjabi, Spanish	Romelia Yamat	Monday-Friday 10AM-7PM Saturday 10AM-6PM Sunday 11AM-3PM
Woodward Park	1069 E. Champlain Dr.	559-433-3040	Spanish	Marc Ryder	Monday-Friday 8:30AM-6PM Saturday 9AM-1PM

¹Refer to our *All About Personal Accounts & Service Disclosure and Agreement* for more details, or visit unionbank.com.
²Other Charges, such as overdraft fees, will still apply.

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Product Name: Free Checking

Account Features:

Minimum Opening Deposit Requirements: \$25.00

Minimum Balance: None

Checks: 50 Free* (Required to order Duplicate style checks)

Check card: ATM/VISA

Bill pay: Available to on-line banking customers

Fees:

Monthly Fee: None

Overdraft/Insufficient Funds: One-time waiver of NSF/OD for Bank on Fresno customers. Thereafter, the first day your account has an occurrence you will be charged \$28.00* per item, maximum of \$250 per day. Fee may increase for subsequent occurrences. Overdraft privilege service may be available. (Some restrictions apply to eligible accounts. See Service description Policy)

Bounced Check: One-time waiver of NSF/OD for Bank on Fresno customers. Thereafter, clients will be charged \$23.00* per item; Maximum of \$250 per day.

Overdraft privilege service may be available. (Some restrictions apply to eligible accounts, see service description policy.)

Out of Network ATM: \$1.00* fee may apply. *ALL FEES ARE SUBJECT TO CHANGE

Alternative IDs Accepted As Primary Identification:

- Alien Registration Cards
- ITIN (Individual Tax Identification Number)
- Matricula Consular ID-Issued in California only
- State Issued ID
- Armed Forces ID
- Passport

ChexSystems Policy:

United Security Bank will open an account for individuals with NSF/OD history on *ChexSystems* that is not fraud related.

- If the *ChexSystems* history is over one-year old and not fraud related, the account will be opened and *ChexSystems* will be waived.
- If the *ChexSystems* history is less then one-year old and not fraud related, client is required to take the financial education course, *Get Checking*, through By Design Financial Solutions.

Special Features:

X	Wire transfers \$20* for Domestic incoming and outgoing International incoming
	\$40* for International outgoing
X	Money Orders \$4.00* for bank customers
X	Cashiers' Checks \$8.00* for bank customers
X	Financial education training on a referral basis, fees may apply
*A	LL FEES ARE SUBJECT TO CHANGE

United Security Bank Locations Participating in Bank on Fresno:

All United Security banking locations are participating in the Bank on Fresno program. English and Spanish are spoken in all banking locations.

Most branches are open Monday - Thursday, 9AM - 4PM and Friday, 9AM - 6PM.

Branch	Address	City	Phone Number
Downtown	855 "M" Street	Fresno, Ca. 93721	(559) 233-7968
West Shaw	2151 W. Shaw	Fresno, Ca. 93711	(559) 225-0101
First & Herndon	7088 N. First Street	Fresno, Ca. 93710	(559) 248-4949

Participating United Security Bank Locations in Fresno County Areas:

All United Security banking locations are participating in the Bank on Fresno program. English and Spanish are spoken in all banking locations.

Most branches are open Monday –Thursday, 9AM – 4PM and Friday, 9AM – 6PM. San Joaquin Branch opens at 10am Monday through Friday.

Branch	Address	City	Phone Number
Caruthers	13356 S. Henderson	Caruthers, Ca. 93609	(559) 846-3287
Coalinga	145 E. Durian Street	Coalinga, Ca. 93210	(559) 935-0862
Firebaugh	1067 "O" Street	Firebaugh, Ca. 93622	(559) 659-2077
San Joaquin	21574 W. Manning Avenue	San Joaquin, Ca. 93660	(559) 693-4332



Product Name: Free Checking Account Features: Opening Deposit Requirement: \$100.00 Minimum Balance: None **Checks** Debit card Bill pay Fees: Monthly Fee: None Overdraft/Insufficient Funds: \$25.00 (4 or more \$30.00) **Bounced Check:** (Same As Above – Overdraft/Insufficient Funds) Out of Network ATM: \$2.00 *NOTE: Wachovia will waive one of these fees per year, upon client request. Alternative IDs Accepted as Primary Identification: (Secondary identification may be required.) Mexican Matricula Card Guatemala 🗎 Other: Mexican Matricular Consular and Cédula de Identidad from Central and South American countries **ChexSystems Policy:** Wachovia will open an account for persons with NSF/OD history on ChexSystems if: • It is over 1-year old • If less than 1-year old, financial management training is needed **Special Features:** Remittance product: \$40.00 for customers \boxtimes Wire or money orders: wire (domestic, outgoing) = \$20.00; money order = \$5.00 for customer ☐ Financial education training: Money Smart Way to Save – account linked to checking account. For every on-line bill pay or check card purchase, \$1.00 is automatically transferred to account (above market

interest rates)

All Wachovia banking locations in the City of Fresno are participating in the Bank on Fresno program. Languages available depend on the community the branch serves and include: English, Spanish, Hmong, Vietnamese, Tagalog and Mandarin. Branches are generally open Monday – Thursday, 9AM – 5PM, Fridays, 9AM – 6PM and Saturday, 9AM – 1PM. Please call the branch directly for its hours.

Neighborhood	Address	Phone Number
Cedar and Palo Alto	6646 N. Cedar Avenue	(559) 298-7050
Financial Center	Fresno, CA 93710	
Fig Garden	5210 N. Palm Avenue	(559) 436-0477
Financial Center	Fresno, CA 93704	



Product Name: Wells Fargo® Basic Checking Account

Account Features:

Opening Deposit Requirement: \$100.00
Free online statements and check images
☑ Free access to Wells Fargo Online® Banking
☐ Interest rate discount on select loans and lines of credit

Fees*:

Monthly Service Fee: Monthly service fee waived with \$1,000 minimum daily balance or qualifying Direct Deposit²; otherwise, \$5 per month.

Overdraft and Returned Items (Non-sufficient Funds/NSF): \$25 per item for the first occurrence in the preceding 12-month period; \$35 per item for the second and subsequent occurrences. Additional fees may apply. Please consult the California *Consumer Account Fee And Information Schedule* for further details. Several Overdraft Protection options are available. **ATM access - non-Wells Fargo ATMs**³: Balance Inquiry (U.S./International) - \$1.50 each. Transactions (U.S.) - \$2.50 each. Transactions (International) - \$5 each.

* Please consult the California Consumer Account Fee And Information Schedule for a full listing of Service Fees.

Alternative IDs Accepted As primary identification: (Secondary identification may be required.)

- Mexican Matrícula Consular ID
- Guatemala Consular ID

Argentina Consular ID

- Colombia Consular ID
- * Call or visit a personal banker in any one of our convenient banking locations for complete list of acceptable forms of identification.

ChexSystems Policy:

Wells Fargo may be able to open an account for individuals with NSF/OD history on *ChexSystems* that is not fraud related.

• Customers with *ChexSystems* history should consult a personal banker for more information.

Special Features:

\times	Remittance Products:	Available to Mexico, El Salvador,	Guatemala, India, Philippine	S
	China, and Vietnam (ser	parate fees apply).		

Wire Transfers: Available at any Wells Fargo banking location. Subject to identification

details. Personal Money Orders: \$4 each. Cashier's/Official Checks: \$8 each Direct Deposit Available Financial Education Training: Hands on Banking® Program, online at http://handsonbanking.org. Available in English and Spanish. Wells Fargo Goal Savings Account: Monthly service fee waived with \$300 minimum daily balance, qualifying Direct Deposit of \$100 or more², recurring monthly Automatic Transfer of \$25 or more per transfer from a Wells Fargo checking account, or for account holders under the age of 18; otherwise \$3. Please see the Consumer Account Fee And Information Schedule for a full account description. 24 Hour ATM Banking in English, Spanish, Chinese, Vietnamese, Korean and Hmong 24 Hour Banking by Phone in the following languages: English Russian Laotian Spanish Cambodian Armenian Chinese Arabic Tagalog

and/or account requirements. Please see Consumer Account Fee And Information Schedule for

Financial Education Tools and Recourses Available:

Hands on Banking / El Futuro en tus Manos

- Free and Commercial Free
- Self-paced, Individual Learning
- Fun for the entire family

Visit our website at www.HandsonBanking.org

Wells Fargo Locations Participating in Bank on Fresno:

All Wells Fargo banking locations in the City and County of Fresno are participating in the Bank on Fresno program. Languages available depend on the community the banking location serves and include English, Spanish, Vietnamese, Hmong, and Korean. Banking locations are generally open Monday – Friday, 9AM – 6PM and Saturday, 9AM – 2PM. Please call the banking location directly for its hours.

¹ Subject to credit qualification. Interest rate discounts require continued automatic payment from a *Wells Fargo* checking or savings account. If the automatic payment is not selected or is cancelled at any time after the account is opened, the rate will increase.

² A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security, or other regular monthly income of \$100 or more per deposit, electronically deposited to your Wells Fargo checking account by your employer or an outside agency. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a Direct Deposit.

³ Non-Wells Fargo ATM owners or operators may apply surcharges for ATM transactions.

Banking Location	Address	Store Manager	Phone	Languages Spoken
West Shaw	2508 W. Shaw Ave. Fresno, CA 93711	Jason Morse	559-436-6720	English, Spanish, Hmong, Russian
First & Bullard (Albertsons)	5750 N First St. Fresno, CA. 93710	Stephanie Deans	559-441-5019	English, Spanish
Windmill Plaza	1851 Herndon Ave Clovis, CA 93611	Ted Marsella	559-322-3040	English, Spanish, Hmong
Fresno Main	1206 Van Ness Ave. Fresno, CA 93721	Miranda Stelfox	559-442-6311	Spanish, Tagalog, Armenian, English
Herndon & Milburn	6780 N. Milburn Ave. Fresno, CA 93722	Erica Urena	559-436-3500	English, Spanish, Hmong, Punjabi, Laotian, Cambodian
Woodward Park	8420 N. Friant Rd. Fresno, CA 93720	Barry Holm	559-451-2260	English, Spanish, Punjabi, Hindi
Shaw & Clovis	75 Shaw Ave. Clovis, CA 93612- 3803	Rachel Balch	559-442-6266	English, Spanish
Sunnyside Plaza	5642 E. Kings Canyon Rd. Fresno, CA 93727	Joseph Riojas	559-453-1259	English, Spanish, Hmong, Cambodian
Clinton & Brawley	2450 N. Brawley, Ste. 101 Fresno, CA 93722	Alyssa Wingo	559-271-2500	English, Spanish, Hmong, Punjabi
Fashion Fair	710 E. Shaw Ave. Fresno, CA 93710	Heidi Poindexter	559-441-5128	English, Spanish, Russian, Laotian, Thai, Arabic (from Lebanon)
Cedar Pointe	7014 N. Cedar Ave. Fresno, CA 93720	John Krufal	559-297-2760	English, Spanish, Hmong
Blackstone & Clinton	2425 N. Blackstone Fresno, CA 93710	San Juana Saldana	559-441-5027	English, Spanish





Local Government & Federal Partners Include:

California Office of the Governor
Fresno City Mayor's Office
Federal Deposit Insurance Corporation
United States Department of Housing and Urban Development
United States Department of Treasury
Housing Authorities City and County of Fresno, California

Other Bank on Fresno Partners Include:

United Way of Fresno County Fiscal and Organizing Agent

Aphesis Apostolic Ministry Inc

Asian Business Institute and Resource Center

California Rural Legal Assistance

Catholic Charities Diocese of Fresno

Central California Black Chamber of Commerce

Central California Legal Services

Central Valley Financial Education Collaborative

Centro La Familia

Christian Community Baptist Church of Fresno

ClearPoint Credit Counseling Solutions

Community Family Engagement Network

Encourage Tomorrow

Entrepreneurial Training Center

Every Neighborhood Partnership

Fresno County Economic Opportunities Commission

Fresno Regional Foundation

Fresno West Coalition for Economic Development

Fresno Works for Better Health

Greater Macedonia Community Development Center, Inc.

Merrill Lynch

Public Library Reference Department

Public Library Literacy Center
Radio Bilingue
Relational Culture Institute
The Beautiful Zion Church
The Way Ministries...John 14:6
Univision